Case 14-43609 Doc 1 Filed 12/05/14 Entered 12/05/14 14:39:19 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 56

United States Bankruptcy Court	
• •	Voluntary Petition
Northern District of Illinois Eastern Division	

										•
Name of Debtor (if individual, enter Last, First, Middle): Mazurek, Bettianne				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)					
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-1797					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of	Debtor (No. 8	& Street, City, a	and State):			Stree	t Address of Joir	nt Debtor (No. & S	Street, City, and	State):
14520 Spr	ingfield	l Ave								
Midlothiar	ı IL				60445					
County of Resider	ice or of the F	Principal Place	of Business:			Coun	ty of Residence	or of the Principa	l Place of Busin	ess:
		CC	OK							
Mailing Address of	Debtor (if dif	fferent from str	eet address)			Mailir	ng Address of Jo	int Debtor (if diffe	rent from street	address):
,										
Location of Princip	al Assets of E	Business Debte	or (if different	rom street a	address above):	•				
7		or (Form of Orga	anization)		(Che	of Busine ck one box.		w	•	nkruptcy Code Under on is Filed (Check one box)
	(includes Joi	,			☐ Heath Care B☐ Single Asset B☐		e as	Chapter 7	7 🔲 Cha	apter 15 Petition for Recognition
	it D on page 2 o on (includes I				_	in 11 U.S.C §101 (51B) Chapter 9 of a Foreign Main Pr			Foreign Main Proceeding	
_ `	,	LLO Q LLI)			Stockbroker			☐ Chapter 1	12 🗖 Cha	apter 15 Petition for Recognition
☐ Partnersh	•				☐ Commodity B	roker		☐ Chapter 1	13 of a	a Foreign Nonmain Proceeding
,		one of the aboute type of entity			Clearing Bank	(
	Chapt	ter 15 Debtors			Other Tax-Ex	cempt Ent	ity		Nature of D	ebts (Check one Box)
Country of debtor's	center of ma	ain interests:				ox, if applica		■ Debts are	primarily consu	
					Debtor is a tax-exempt debts, defined in 11 U.S.C. organization under Title 26 of the § 101(8) as "incurred by an			printain		
Each country in what against debtor is po	_	proceeding by	, regarding, or	_	United States Revenue Cod	Code (the		individual _l	primarily for a penousehold purpo	ersonal,
		Filing Fee (Check one box)			Chask		С	hapter 11 Debto	ors
Filing Fee atta	ched									11 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D)
☐ Filing Fee to b	e paid in insta	allments (appli	cable in individ	uals only).	Must attach	Check	if:			, ,
signed applica unable to pay							insiders or aff		an \$2,343,300.	ts (excluding debts owed to (amount subject to adjustment
☐ Filing Fee way							ck all applicable			
attach signed	application fo	or the court's co	ensideration. S	see Official I	Form 3B.		Acceptances of	filed with this petil the plan were so acccordance with	licited prepetitio	n from one of more classes
Statistical/Admin						_	or creditors, in e	accordance with	11 0.0.0. § 112	This space is for court use only37.00
Debtor estima	tes that, after		roperty is excl		cured credtiors. dministrative expens	ses paid, t	here will be no			
Estimated Number of	_					_				1
1-	50-	100-	200-	1,000-	5,001- 1	0,001	25,001	5 0,001	Over	
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000	1
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00] 50,000,001	\$100,000,001	\$500,000,001	☐ More than	
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		o \$100 nillion	to \$500 million	to \$1billion	\$1 billion	
Estimated Liabilities										
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	to \$50 to	550,000,001 o \$100 nillion	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion	

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B1 (Official Form 1) (12/11)) Document	Page 2 of 56	
Voluntary Petition	Name of Debtor(s)	
This page must be completed and filed in every case)	Bettianne	Mazurek
All Prior Bankruptcy Case Filed Within Last 8 Location Where Filed:	Years (if more than two, attach additional sheet Case Number:	Date Filed:
Ndil	11-21520	05/20/2011
None		
Burding Burden Occ. Filed by any Occ.	filled of this Dobton (if we are the more than be	ddist I - b st
Pending Bankruptcy Case Filed by any Spouse, Partner, or A Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		ibit B I whose debts are primarily consumer debts.)
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the fo	regoing petition, declare that I
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have	• • • • • • • • • • • • • • • • • • • •
1934 and is requesting relief under chapter 11.)	each such chapter. I further certify that I have	•
	required by 11 USC § 342(b).	
Exhibit A is attached and made a part of this petition.	/s/ Jonathan	Daniel Parker
	Jonathan Daniel Parkei	Dated: 12/05/2014
Ful	ib i4 C	
Does the debtor own or have possession of any property that poses or is allege	ibit C ed to pose a threat of imminent and identifiable ha	arm to public health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
■ No.		
Evh	ihi4 D	
(To be completed by every individual debtor. If a joint petition is file	ibit D ed, each spouse must complete and attach a sep	arate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this p	petition.	
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a pa	rt of this potition	
Exhibit D also completed and signed by the joint debtor is attached and made a pa	nt of this petition.	
	ng the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal pl	pplicable Box.) ace of business, or principal assets in this	District for 180 days
immediately preceding the date of this petition or for a longer p		
There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pending in this D	istrict.
Debtor is a debtor in a foreign proceeding and has its principal	nlace of husiness or principal assets in the	Linited
States in this District, or has no principal place of business or a		
or proceeding [in a federal or state court] in this District, or the	interests of the parties will be served in reg	gard to the
relief sought in this District.		
Certification by a Debtor Who Reside	es as a Tenant of Residential Pro plicable boxes.)	perty
Landlord has a judgment against the debtor for possession of	•	ete the
following.) (Name of landlord that obtained judgment)		
(Address of Landlord)	and almost an area of the second seco	d h.a.
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the second seco		
possession was entered, and	, o process of the same lange	
Debtor has included in this petition the deposit with the court of	f any rent that would become due during th	e 30-day
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this of	ertification. (11 U.S.C. § 362(1))	

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Bettianne Mazurek

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Bettianne Mazurek

Bettianne Mazurek

Dated: 12/04/2014

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Jonathan Daniel Parker

Signature of Attorney for Debtor(s)

Jonathan Daniel Parker

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

....

Date: 12/05/2014

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 621222 B1 (Official Form 1) (1/08) Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Bettianne Mazurek	
Date	Dated: 12/04/2014 /s/ Bettianne Mazurek	
l cer	I certify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$2,404	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$17,772	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,473
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,375
TOTALS			\$2,404 TOTAL ASSETS	\$17,772 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,472.87
Average Expenses (from Schedule J, Line 18)	\$4,375.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$5,604.26

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$17,772.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$17,772.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

Record # 621222 B6A (Official Form 6A) (12/07) Page 1 of 1

Bettianne Mazurek / Debtor

In re

Ban	kruptcy	Docket #	ŧ
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with - AJ Federal		\$154
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Have hald Coade, for dud places assueb		\$1,000
		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
		Books, CD S, DVD S, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel				
		Necessary wearing apparel.		\$150
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$150
00 Eiroarma and anorta shataarashia as d	1.2			
08. Firearms and sports, photographic, and other hobby equipment.	X			

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Document Page 10 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0			
10. Annuities. Itemize and name each issuer.	X						
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X						
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X						
13. Stocks and interests in incorporated and unincorporated businesses.	X						
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X						
 Government and corporate bonds and other negotiable and non-negotiable instruments. 	X						
16. Accounts receivable	X						
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		2014 income tax refund		\$900			
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles	X						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

	SCHEDULE B - PERSONAL PROPERTY							
Type of Property N O N E		Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals		Cat		\$0				
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		To	otal	\$2,404.00				

Record # 621222 B6B (Official Form 6B) (12/07) Page 3 of 3

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with - AJ Federal	735 ILCS 5/12-1001(b)	\$ 154	\$154
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150
21. Other contingent and unliq			
2014 income tax refund	735 ILCS 5/12-1001(b)	\$ 900	\$900

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S		-	-	\$ 0	\$ 0

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Su

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

I Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 14-43609 Doc 1 Filed 12/05/14 Entered 12/05/14 14:39:19 Desc Main Document Page 15 of 56 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

L	Check this box if debtor has no creditors holding u	nsecu	ıred cl	aims to report on this Schedule F.				
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Advocate Christ Hospital Bankruptcy Department PO Box 4256 Carol Stream IL 60197			Dates: Reason: Medical/Dental Services				\$440
	Acct #:							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

ICS/Illinois Collection Serv. Bankruptcy Dept. 8231 W. 185th Street Tinley Park IL 60487

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Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
2	Advocate Medical Group Bankruptcy Department PO Box 92523 Chicago IL 60675			Dates: Reason: Medical/Dental Service				\$30
	Acct #:							

Malcolm S. Gerald and Assoc. Bankruptcy Dept. 332 S. Michigan Ave., Ste. 600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Chicago IL 60604

Dates: Reason: Medical/Dental Services	\$331
Dates: Reason:	\$64
Dates: Reason:	\$22
Dates: Reason: Personal Loan	\$2,500
Dates: 2014-2014 Reason: Collecting for Creditor	\$578
	Dates: Reason: Dates: Reason: Reason: Dates: Reason: Reason: Dates: Reason: Reason: Dates: Reason: Reason: Reason: Dates: Reason: Reason: Dates: Reason: Reason

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Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
8	Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$574
9	Credit ONE BANK NA Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193			Dates: 2013-2014 Reason: Credit Card or Credit Use				\$599
10	Acct #: NULL Daniel T Weber MD 4647 W Lincoln Hwy Matteson IL 60443 Acct #:			Dates: Reason:				\$103
11	Doubleday Attn: Bankruptcy Dept. PO Box 6378 Camp Hill PA 17012-6378 Acct #:			Dates: Reason: Membership/Subscription				\$129

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Jefferson Capital Systems Bankruptcy Dept. 16 McLeland Road

St. Cloud MN 56303

12 First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: NULL	Dates: 2011-2012 Reason: Credit Card or Credit Use	\$1,021
13 Ginny's Bankruptcy Department 1112 7th Ave. Monroe WI 53566 Acct #:	Dates: Reason: Credit Card or Credit Use	\$350

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
14 Ginny's Bankruptcy Department 1112 7th Ave. Monroe WI 53566 Acct #:			Dates: Reason: Credit Card or Credit Use				\$893
15 HBLC Inc. Bankruptcy Department 421 N. Northwest Hwy., #201 Barrington IL 60010 Acct #:			Dates: Reason: Credit Card or Credit Use				\$1,300

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Steven Fink

421 N Northwest Hwy #201(a) Barrington IL 60010

16 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 15346359	Dates: 2013-2013 Reason: Medical Debt	\$618
17 Ingalls Memorial Hospital Bankruptcy Dept 10024 Skokie Blvd Skokie IL 60077 Acct #:	Dates: Reason: Medical/Dental Services	\$226

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Vision Financial Services Bankruptcy Dept. 555 Michigan Ave., Ste. 204 LaPorte IN 46350

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Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18	Kumar Moolayil MD 15475 South Park Ave South Holland IL 60473 Acct #:			Dates: Reason:				\$300
19	Little Co. of Mary Hospital Bankruptcy Department 5252 Hohman Ave. Hammond IN 46325 Acct #:			Dates: Reason: Medical/Dental Services				\$517

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Malcolm S. Gerald and Assoc. Bankruptcy Dept. 332 S. Michigan Ave., Ste. 600 Chicago IL 60604

20 MCSI INC	Dates:	
3348 Ridge Rd Lansing IL 60438	Reason:	\$250
Acct #:		
21 Midwest Diagnostic Pathology Bankruptcy Department 75 Remittance Dr., Ste. 3070 Chicago IL 60675	Dates: Reason: Medical/Dental Services	\$14
Acct #:		
22 Midwest Emergency Assoc. Bankruptcy Department PO Box 6500 Chicago IL 60680	Dates: Reason: Medical/Dental Service	\$34
Acct #:		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Alcoa Billing Center

3429 Regal Alcoa TN 37701

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Document Page 21 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

_										
	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
23	Minute Clinic PO BOX 329 Woonsocket RI 02895 Acct #:			Dates: Reason:				\$12		
24	MRSI Attn: Bankruptcy Dept. 2250 E Devon Ave Ste 352 Des Plaines IL 60018 Acct #: 9416284			Dates: 2014-2014 Reason: Medical Debt				\$134		
25	Radiology Imaging Specialists Bankruptcy Department PO Box 70 Hinsdale IL 60522			Dates: Reason: Medical/Dental Services				\$19		
	Acct #:									
	Law Firm(s) Collection Agent(s) Represe ICS/Illinois Collection Serv. Bankruptcy Dept. 8231 W. 185th Street Tinley Park IL 60487	ntin	g the	e Original Creditor						
26	SBC Illinois Bankruptcy Department 225 W. Randolph St. Chicago IL 60606 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$282		
	Law Firm(s) Collection Agent(s) Represe	ntin	g the	e Original Creditor						
	Asset Acceptance Bankruptcy Dept. PO Box 795161 San Antonio TX 78279-5161									
27	South Suburban Hospital Bankruptcy Department 17800 Kedzie Ave. Hazel Crest IL 60429 Acct #:			Dates: Reason: Medical/Dental Services				\$331		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bettianne Mazurek / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
28	Southwest Laboratory Phys. Bankruptcy Department Dept. 77-9288 Chicago IL 60678-9288 Acct #:			Dates: Reason: Medical/Dental Services				\$17
29	Superior Air-Ground Amb. Serv. Bankruptcy Department 395 W. Lake St. Elmhurst IL 60126 Acct #:			Dates: Reason: Medical/Dental Services				\$848
30	University of Chicago Med Ctr Bankruptcy Department 15965 Paysphere Circle Chicago IL 60674 Acct #:			Dates: Reason: Medical/Dental Services				\$173

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

M3 Financial Services Bankruptcy Dept. PO Box 802089 Chicago IL 60680

31 <u>University of Chicago Phys Grp</u> Bankruptcy Department 75 Remittance Dr., Ste. 1385 Chicago IL 60675 Acct #:	Dates: Reason: Medical/Dental Services	\$26
32 <u>University of Chicago Phys Grp</u> Bankruptcy Department 75 Remittance Dr., Ste. 1385 Chicago IL 60675 Acct #:	Dates: Reason: Medical/Dental Services	\$37
33 <u>Village of Midlothian</u> Attn: Bankruptcy Department 14801 Pulaski Rd. Midlothian IL 60445 Acct #:	Dates: Reason: Fines	\$2,500

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 15,272

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

1		

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Bettianne Mazurek / Debtor	Bankruptcy Docket #:
	Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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	Case 14-4360	09 Doc 1	Filed 12/05/14 Document			1:39:19	Desc Main	
Fill in this i	information to identify yo	ur case:						
Debtor 1	Bettianne First Name	Middle Name	Mazurek Last Name	_				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-				
United State	es Bankruptcy Court for the : _	NORTHERN DISTRI	CT OF ILLINOIS_					
Case Numbe (If known)	er				_	ended filing	ring post-petition	
					chapter	r 13 income	as of the following date:	
Official F	Form B 6I				MM / D	D / YYYY		
Schedu	le I: Your Inco	ome						12/13
supplying corr If you are sepa separate sheet	rect information. If you are arated and your spouse is	married and not fil not filing with you,	ople are filing together (Del ing jointly, and your spous do not include information ges, write your name and c	e is living with y about your spo	you, include informat ouse. If more space is	tion about you needed, atta	ır spouse.	
Fill in you informati	ur employment ion		Debtor	r 1		Debtor	2 or non-filing spouse	
attach a	ave more than one job, separate page with ion about additional ers.	Employment sta	itus 📙	nployed t employed		Employ Not em		

Include part-time, seasonal, or self-employed work. Occupation Specialist Occupation may Include student or homemaker, if it applies. **Employers name Navigant Consulting Inc Employers address** 30 S Wacker Dr., #300 Chicago, IL 60606 How long employed there? 10 YEARS Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary and commissions (before all payroll \$5,428.11 \$0.00 deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00 Calculate gross income. Add line 2 + line 3. \$5,428.11 \$0.00

Official Form B 6I Record # 621222 Schedule I: Your Income Page 1 of 2

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Case Number (if known)

Bettianne Debtor 1

Document Mazurek First Name Middle Name Last Name

				For Debtor 1	For Deb	tor 2 or g spouse		
	Copy	y line 4 here	4.	\$5,428.11	;	\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$279.74		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$666.06		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify: Life Insurance(D1),	5h.	\$9.45		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$955.24		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,472.87		60.00		
8. Li	st all	other income regularly received:		_				
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,472.87 +		0.00 =	6 .	1,472.87
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	φ 4,472.07	Ψ	3.00	Ψ2	+,412.01
11.	State	e all other regular contributions to the expenses that you list in <i>Schedule</i>	. /					
'''		de contributions from an unmarried partner, members of your household, you		nts, your roommates, an	d			
	othe	friends or relatives.		•				
	Do n	ot include any amounts already included in lines 2-10 or amounts that are n	ot available t	to pay expenses listed in	Schedule J	•		
	Spec	ify:				1	1.	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the con	nbined monthly income.				
		that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	1	12. \$4	1,472.87
13.	Do y	ou expect an increase or decrease within the year after you file this form	?					
	x	No.						
	\Box	res. Explain:						

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Fill in this information to identify your case: Bettianne Mazurek Check if this is: Debtor 1 First Name Middle Name Last Name An amended filing Debtor 2 A supplement showing post-petition chapter 13 First Name Middle Name (Spouse, if filing) Last Name income as of the following date: United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Debtor 2. each dependent..... Son 20 Х Do not state the dependents' names. Daughter 20 Χ Yes No Son 16 Yes Daughter 15 Yes Nο 6 Daughter Х Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) The rental or home ownership expenses for your residence. Include first mortgage payments and \$1,350.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 \$0.00 Property, homeowner's, or renter's insurance 4b. \$20.00 Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues 4d

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Document

Last Name

Bettianne

Middle Name

First Name

Debtor 1

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Case Number (if known)

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$340.00 Electricity, heat, natural gas 6a. 6h \$40.00 Water, sewer, garbage collection \$210.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$700.00 7. Food and housekeeping supplies \$850.00 8. 8. Childcare and children's education costs \$90.00 9. Clothing, laundry, and dry cleaning 10. \$100.00 10. Personal care products and services \$55.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$415.00 12. Do not include car payments. \$100.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 621222 Schedule J: Your Expenses Page 2 of 3

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Bettianne Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$4,375.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$4,472.87 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$4,375.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$97.87 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 621222 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/04/2014 /s/ Bettianne Mazurek

Bettianne Mazurek

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2014: \$60,120 2013: \$65,130 2012: \$60,000	employment	
Spouse		



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

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Document Page 32 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

anne Mazurek / Debtor		Bankruptcy L	Bankruptcy Docket #:	
Ju				
	STATEMENT OF FIN	ANCIAL AFFAIRS		
Spouse				
AMOUNT	SOURCE			
, and conti	333,102			
03. PAYMENTS TO CREDITORS:				
Complete a. or b. as appropriate, and	d c.			
or services, and other debts to any cr value of all property that constitutes of were made to a creditor on account of approved nonprofit budgeting and cre	editor made within 90 days immediately or is affected by such transfer is not less of a domestic support obligation or as pa editor counseling agency. (Married debt	BTS: List all payments on loans, installment pur proceeding the commencement of this case if than \$600.00. Indicate with an asterisk (*) any it of an alternative repayment schedule under a pors filing under chapter 12 or chapter 13 must included are separated and a joint petition is not file.	the aggregate y payments that a plan by an nclude payments	
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing	
		ist each payment or other transfer to any crediting regate value of all property that constitutes or		
90 days immediately preceding the count transfer is less than \$5,850*. If the account of a domestic support obligation and credit counseling agency. (Marrie	ommencement of the case unless the ag the debtor is an individual, indicate with tion or as part of an alternative repayme ed debtors filing under chapter 12 or cha	gregate value of all property that constitutes or an asterisk (*) any payments that were made to nt schedule under a plan by an approved nonp pter 13 must include payments and other trans	is affected by a creditor on rofit budgeting	
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Record #: 621222

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
and Value
of property
of property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,
OrganizationDate
of
AnyDescription
of
GiftName and Address of Person
to Debtor,
of
GiftDescription
and Value
of Gift

Record #: 621222 B7 (Official Form 7) (12/12) Page 3 of 9

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		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
08. LOSSES:			
commencement of this case. (Married de	alty or gambling within one year immediately ebtors filing under chapter 12 or chapter 13 no buses are separated and a joint petition is no	nust include losses by either or b	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	_
09. PAYMENTS RELATED TO DEBT CO	OLINSELING OR BANKRUPTCY		
	sferred by or on behalf of the debtor to any pe	rsons, including attorneys, for c	onsultation concerning
	rruptcy law or preparation of a petition in bank		-
Name and		Date of Payment,	Amount of Money or
			Description and
Address		Name of Payer if	Description and
Address of Payee	_	Other Than Debtor	Value of Property
	_	•	•
of Payee	_	•	Value of Property
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400	_	•	Value of Property Payment/Value:
of Payee Geraci Law, LLC	_	•	Value of Property Payment/Value:
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400	_	•	Value of Property Payment/Value:
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attoring the second	COUNSELING OR BANKRUPTCY: List all pa orneys, for consultation concerning debt cons immediately preceding the commencement o	Other Than Debtor yments made or property transfolidation, relief under the bankru	Value of Property Payment/Value: \$65.00
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attoring the second state of the second	orneys, for consultation concerning debt cons	Other Than Debtor yments made or property transfolidation, relief under the bankru	Value of Property Payment/Value: \$65.00 erred by or on behalf of ptcy law or preparation
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attood a petition in bankruptcy within 1 year in	orneys, for consultation concerning debt cons	Other Than Debtor yments made or property transfolidation, relief under the bankruf this case.	Value of Property Payment/Value: \$65.00
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of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attorn of a petition in bankruptcy within 1 year in Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454	prices, for consultation concerning debt consistency, for consultation concerning debt consistency and the commencement of the	other Than Debtor yments made or property transfelidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor 2014	Payment/Value: \$65.00 erred by or on behalf of ptcy law or preparation Amount of Money or description Value of Property \$20.00
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of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attored of a petition in bankruptcy within 1 year in the Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other than properties a security with two chapter 12 or chapter 13 must include triseparated and a joint petition is not filed	perty transferred in the ordinary course of the (2) years immediately preceding the commencement of the co	Other Than Debtor yments made or property transfolidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor 2014 business or financial affairs of the cement of this case. (Married of	Value of Property Payment/Value: \$65.00 erred by or on behalf of ptcy law or preparation Amount of Money or description Value of Property \$20.00 the debtor, transferred lebtors filing under
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attored of a petition in bankruptcy within 1 year in the Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other than properties a security with two chapter 12 or chapter 13 must include the separated and a joint petition is not filed Name and Address of	perty transferred in the ordinary course of the (2) years immediately preceding the commencement of the co	other Than Debtor yments made or property transfolidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor 2014 business or financial affairs of the cement of this case. (Married on to a joint petition is filed, unless the company of the company o	Value of Property Payment/Value: \$65.00 erred by or on behalf of ptcy law or preparation Amount of Money or description Value of Property \$20.00 the debtor, transferred lebtors filing under
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT Of the debtor to any persons, including attored of a petition in bankruptcy within 1 year in the second of a petition in bankruptcy within 1 year in the second of a petition in bankruptcy within 1 year in the second of a petition in bankruptcy within 1 year in the second of a petition in bankruptcy within 1 year in the second of a petition in the second of	perty transferred in the ordinary course of the (2) years immediately preceding the commencement or perty transferred in the ordinary course of the (2) years immediately preceding the comment or ansfers by either or both spouses whether or (2)	other Than Debtor yments made or property transfolidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor 2014 business or financial affairs of the cement of this case. (Married contains a joint petition is filed, unlessed and	Value of Property Payment/Value: \$65.00 erred by or on behalf of ptcy law or preparation Amount of Money or description Value of Property \$20.00 the debtor, transferred lebtors filing under



Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

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MODILLEDM DISTRICT OF HILLMOR EASTERN DIVISION

		Judge:	tcy Docket #:
	OTATEMENT OF FINANC	IAL AFFAIRO	
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUNT	S:		
transferred within one (1) year immed certificates of deposit, or other instrur associations, brokerage houses and o	ents held in the name of the debtor or for the be iately preceding the commencement of this case nents; shares and share accounts held in banks, other financial institutions. (Married debtors filing struments held by or for either or both spouses of filed.)	 Include checking, savings, or o credit unions, pension funds, co under chapter 12 or chapter 13 i 	ther financial accounts, operatives, must include
Name and	Type of Account, Last Four Digits of	Amount and	
Address of Institution	Account Number, and Amount of Final Balance	Date of Sale or Closing	
	den estantita de la coleta del coleta de la coleta del	tion and ar other valuables wit	hin one year
	ement of this case. (Married debtors filing under swhether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository	chapter 12 or chapter 13 must in	clude boxes or
immediately preceding the commence depositories of either or both spouses Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, it is case. (Married debtors filing under the commence of the co	ement of this case. (Married debtors filing under whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must in spouses are separated and a journal department of Contents debtor within 90 days preceding ion concerning either or both spo	clude boxes or pint petition is not filed.) Date of Transfer of Surrender, if Any the commencement of
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immediately preceding the commence depositories of either or both spouses Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, it this case. (Married debtors filing under joint petition is filed, unless the spous	ement of this case. (Married debtors filing under whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository Including a bank, against a debt or deposit of the chapter 12 or chapter 13 must include informates are separated and a joint petition is not filed.)	chapter 12 or chapter 13 must in spouses are separated and a journal description of Contents debtor within 90 days preceding ion concerning either or both spo	clude boxes or pint petition is not filed.) Date of Transfer of Surrender, if Any the commencement of
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immediately preceding the commence depositories of either or both spouses Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, it this case. (Married debtors filing under joint petition is filed, unless the spous Name and Address of Creditor	ement of this case. (Married debtors filing under whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository Including a bank, against a debt or deposit of the rechapter 12 or chapter 13 must include informates are separated and a joint petition is not filed.) Date of Setoff	chapter 12 or chapter 13 must in spouses are separated and a journal process of Contents Description of Contents debtor within 90 days preceding ion concerning either or both spounds.	clude boxes or pint petition is not filed.) Date of Transfer of Surrender, if Any the commencement of
immediately preceding the commence depositories of either or both spouses. Name and Address of Bank or Other Depository. 13. SETOFFS: List all setoffs made by any creditor, it is case. (Married debtors filing under joint petition is filed, unless the spous Name and Address of Creditor. 14. LIST ALL PROPERTY HELD FOR	ement of this case. (Married debtors filing under whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository Including a bank, against a debt or deposit of the chapter 12 or chapter 13 must include informates are separated and a joint petition is not filed.) Date of Setoff	chapter 12 or chapter 13 must in spouses are separated and a journal process of Contents Description of Contents debtor within 90 days preceding ion concerning either or both spounds.	clude boxes or pint petition is not filed.) Date of Transfer of Surrender, if Any the commencement of

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Dates of

Occupancy

Name

Used

Address

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor	Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
\wedge	

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

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		Judge:	
Si	TATEMENT OF FINAN	ICIAL AFFAIRS	
8 NATURE, LOCATION AND NAME OF BU	JSINESS		
. If the debtor is an individual, list the name			
nding dates of all businesses in which the or artnership, sole proprietor, or was self-emp			•
nmediately preceding the commencement within six (6) years immediately preceding the		ned 5 percent or more of the voting o	r equity securities
the debtor is a partnership, list the names,		mhere nature of the husinesses and	heginning and ending
ates of all businesses in which the debtor v	vas a partner or owned 5 percent or m		
mmediately preceding the commencement	of this case.		
the debtor is a corporation, list the names, ates of all businesses in which the debtor v nmediately preceding the commencement	vas a partner or owned 5 percent or m		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or	A delucaca	of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
. Identify any business listed in subdivision	a., above, that is "single asset real e	state" as defined in 11 USC 101.	
o. Identify any business listed in subdivision . Name	n a., above, that is "single asset real e . Address	state" as defined in 11 USC 101.	
		state" as defined in 11 USC 101.	
Name	Address		debtor who is or has
Name The following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the votin	Address I by every debtor that is a corporation g the commencement of this case, an g or equity securities of a corporation;	or partnership and by any individual o y of the following: an officer, director, a partner, other than a limited partne	managing executive,
Name The following questions are to be completed been, within six years immediately preceding or owner of more than 5 percent of the votin ole proprietor, or self-employed in a trade, (An individual or joint debtor should complete the proprietor of the votin ole proprietor, or self-employed in a trade, (An individual or joint debtor should complete the proprietor).	Address I by every debtor that is a corporation go the commencement of this case, and go or equity securities of a corporation; profession, or other activity, either fullete this portion of the statement only if	or partnership and by any individual o y of the following: an officer, director, a partner, other than a limited partne - or part-time.	managing executive, r, of a partnership, a
Name The following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the votin ole proprietor, or self-employed in a trade, (An individual or joint debtor should complete ithin six years immediately preceding the complete in the	Address I by every debtor that is a corporation go the commencement of this case, and go or equity securities of a corporation; profession, or other activity, either fullete this portion of the statement only if	or partnership and by any individual o y of the following: an officer, director, a partner, other than a limited partne - or part-time.	managing executive, r, of a partnership, a
Name The following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the votin ole proprietor, or self-employed in a trade, (An individual or joint debtor should comple vithin six years immediately preceding the coordinately to the signature page.)	Address I by every debtor that is a corporation go the commencement of this case, and go or equity securities of a corporation; profession, or other activity, either full ete this portion of the statement only if commencement of this case. A debtor	or partnership and by any individual o y of the following: an officer, director, a partner, other than a limited partne - or part-time.	managing executive, r, of a partnership, a
Name The following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the votin ole proprietor, or self-employed in a trade, (An individual or joint debtor should completithin six years immediately preceding the condirectly to the signature page.) 9. BOOKS, RECORDS AND FINANCIAL Sist all bookkeepers and accountants who were even within the signature page.	Address I by every debtor that is a corporation go the commencement of this case, and go or equity securities of a corporation; profession, or other activity, either fulled the this portion of the statement only if commencement of this case. A debtor statement of this case. A debtor STATEMENTS:	or partnership and by any individual of y of the following: an officer, director, a partner, other than a limited partner or part-time. If the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should
Name	Address I by every debtor that is a corporation go the commencement of this case, any gor equity securities of a corporation; profession, or other activity, either full ete this portion of the statement only if commencement of this case. A debtor STATEMENTS: Within two (2) years immediately precent the debtor. Dates Services	or partnership and by any individual of y of the following: an officer, director, a partner, other than a limited partner or part-time. If the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should
Name The following questions are to be completed been, within six years immediately preceding of owner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, (An individual or joint debtor should complete within six years immediately preceding the color directly to the signature page.) 9. BOOKS, RECORDS AND FINANCIAL Sits all bookkeepers and accountants who weeping of books of account and records of	Address I by every debtor that is a corporation go the commencement of this case, any gor equity securities of a corporation; profession, or other activity, either full ete this portion of the statement only if commencement of this case. A debtor STATEMENTS: Within two (2) years immediately precent the debtor.	or partnership and by any individual of y of the following: an officer, director, a partner, other than a limited partner or part-time. If the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should

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Address

Name

Dates Services Rendered

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In re

nne Mazurek / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	o at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	editors and other parties, including mercantile years immediately preceding the commencem	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
0. INVENTORIES		
ollar amount and basis of each inv Date		erson who supervised the taking of each inventory, and the Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
. List the name and address of the Date of Inventory	e person having possession of the records of e Name and Addresses of Custodian of Inventory Records	ach of the inventories reported in a., above.
,	CERS, DIRECTORS AND SHAREHOLDERS:	
. If the debtor is a partnership, list Name and Address	nature and percentage of interest of each mer Nature of Interest	nber of the partnership. Percentage of Interest
	list all officers & directors of the corporation; are quity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
Name and Address	Title	Nature and Percentage of Stock Ownership
2. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAREHOLDERS:	
the debtor is a partnership, list the	e nature and percentage of partnership interes	
	•	Date of

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In re

Bettia	anne Mazurek / Debtor		Bankruptcy Docket #:	
			Judge:	
		STATEMENT OF FINA	NCIAL AFFAIRS	
X	22b. If the debtor is a corporation, immediately preceding the comme		with the corporation terminated within one (1) year	
	Name and Address	Title	Date of Termination	
X	If the debtor is a partnership or co	•	edited or given to an insider, including compensation in any	
	commencement of this case.	iptions, options exercised and any other perqu	isite during one year immediately preceding the	
	Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
X			mber of the parent corporation of any consolidated group for ears immediately preceding the commencement of the case.	
NONE	25. PENSION FUNDS:			
			number of any pension fund to which the debtor, as an nmediately preceding the commencement of the case.	
	Name of Pension Fund	TaxPayer Identification Number (EIN)	-	
	DECLARA	TION UNDER PENALTY OF PI	ERJURY BY INDIVIDUAL DEBTOR	
		of perjury that I have read the answer	ers contained in the foregoing statement of final that they are true and correct.	ancial
Dated	d: 12/04/2014	/s/ Bettianne Mazurek		
		Bettianne Ma	azurek	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 621222 B7 (Official Form 7) (12/12) Page 9 of 9

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

Bettianne Mazurek / Debtor	Bankruptcy Docket #:
	Judge:
	DEBTOR'S STATEMENT OF INTENTION
•	property of the estate. (Part A must be fully completed for EACH debt y of the estate. Attach additional pages if necessary.)
Property No.	
Creditor's Name:	Describe Property Securing Debt:
None	
Property will be (check one):	
□Surrendered	□Retained
If retaining the property, I intend t	(check at least one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f))
Property is (check one):	
	□Not claimed as exempt

Property No.			
Lessor's Name:	Describe Property Securing Debt:	_ease will be	
None		assumed pursuant to	
		11 U.S.C. § 365(p)(2):	
		□ Yes □ No	
		1	

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Bettianne Mazurek X Date & Sign Dated: 12/04/2014 **Bettianne Mazurek**

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 621222

Case 14-43609 Doc 1 Filed 12/05/14 Entered 12/05/14 14:39:19 Desc Main

Document Page 41 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor	Bankruptcy Docket #:
----------------------------	----------------------

Judge:

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and at compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services address or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
	For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,895.00
	Prior to the filing of this Statement, Debtor(s) has paid and I have received \$65.00
	The Filing Fee has been paid. Balance Due \$1,830.00
2.	The source of the compensation paid to me was:
	Debtor(s) Other: (specify)
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:
	Debtor(s) Other: (specify)
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.
4.	The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law
	firm, any compensation paid or to be paid without the client's consent, except as follows: None.
5.	The Service rendered or to be rendered include the following:
(a)	
(b)	under Title 11, U.S.C. Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
(c)	
(d)	·
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter.
	CERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	Respectfully Submitted,
D	ate: 12/05/2014 /s/ Jonathan Daniel Parker
	Jonathan Daniel Parker GERACI LAW L.L.C. 55 E. Monroe Street #3400

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 621222 B6F (Official Form 6F) (12/07) Page 1 of 1 Case 14-43609 Doc 1 Filed **Ge/GG/14aw Entere**d 12/05/14 14:39:19 Desc Main National Headquarters: 55 E. Monrop Stephn#3/190 Chique 200 b f 3/2 332 1800 help@geracilaw.com

/7/2014 Consultation Attorney: PAR Record #: 621-222

Date: 8/7/2014



Chanter 7 Retainer Agreement

Chapter / Retainer Agreement
The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions: Attorney fees for the Chapter 7 bankruptcy are \$
Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited nto the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have ound a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I nderstand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to v filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.
agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do of fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the ormission of the Court.
I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a affirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage nd car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.
Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.
I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.
Dated: <u>8-7-14</u>
Bettianne Mazurek(Debtor) X
Attorney for the Debtor(s), Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bettianne Mazurek / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/04/2014 /s/ Bettianne Mazurek

Bettianne Mazurek

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document In re Bettianne Mazurek / Debtor

Filed 12/05/14 Entered 12/05/14 14:39:19 Page 44 of 56

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B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 621222 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Bettianne Mazurek / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12/04/2014	/s/ Bettianne Mazurek	
	Bettianne Mazurek	
Dated: 12/05/2014	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

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Debtor 1	Bettianne		Mazurek	Case	Number (if know	n)			
	First Namo	Middle Name	Last Namo	Colu Deb	ımn A tor 1		Column I Debtor 2 non-filin		
8 Unen	nployment compensa	ation			\$0.00			\$0.00	
Do no	ot enter the amount if	you contend that the amount	t received was a benefit						
	·	and Assertation of the Total Control of the Control							
			and the true of						
9. Pens bens	sion or retirement inc efit under the Social Se	come. Do not include any am ecurity Act	ount received that was a		\$0.00			\$0.00	
Do n as a	ot include any benefit victim of a war crime,	a crime against humanity, o	Security Act or payments received						
10a					\$0.00		\$	0.00	
10b				\$	0.00		1	\$0.00	
	Total amounts from se			***************************************	\$0.00			\$0.00	
11. Calc colu	ulate your total curre mn. Then add the tota	nt monthly income. Add line I for Column A to the total for	es 2 through 10 for each r Column B		\$5,428.11	+		\$0.00	= \$5,428.11
Part 2:	Determine Whet	ther the Means Test Applies (to You						
		onthly income for the year.			marine de la composição d				
12a	Copy your total curre	ent monthly income from line	e 11	Сор	y line 11 here			12a	\$5,428.1
	Multiply by 12 (the n	number of months in a year).						2**	x 12
12b	The result is your ar	nnual income for this part of	the form.					12b	\$65,137.32
13. Calc	ulate the median fam	ily income that applies to y	ou. Follow these steps:						
Fill in	n the state in which yo	ou live	IL						
F:0 :.	n the number of people	o in your household	6						
								Г	****
To fi	nd a list of applicable i	median income amounts, go	of household online using the link specified in the se e at the bankruptcy clerk's office	parate				13 [\$99,746.00
14 How	do the lines compar	e?							
14a	X ine 12b is less th	an or equal to line 13 On th	e top of page 1, check box 1, There is a	no presumptio	n of abuse				
14b.		han line 13 On the top of pa ill out Form 22A-2	age 1, check box 2, The presumption of	abuse is dete	rmined by Fom	n 22.	A-2		
Part 3	Sign Below								
	By signing here, I de	eclare under penalty of perju	ary that the information on this statement	t and in any at	tachments is tru	ne ar	nd correct		
	(Bom	anson							
		Bettianne Mazurek							
	Date:://	1 <u>4</u> /2014							
	If you checked line	14a, do NOT fill out or file Fo	orm 22A-2.						
		14b, fill out Form 22A-2 and							
	•	•		numerous and the second of the	epopropaga anarology de glegoropy, 2,51, 660, 970, 976, 975				en fanor men men monument de som former it fan it af her neither it was med andere

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B1 (Official Form 1) (12/11)	
	Name of Joint Debtor(s) Bettianne Mazurek
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Bettlanne Mazurek Dated: 12 / / /2014	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.) I request relief in accordance with chapter 15 of title 11. United States Code Certified copies of the documents required by 11 U S C § 1515 are attached Pursuant to 11 U S C § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached (Signature of Foreign Representative) (Printed Name of Foreign Representative)
Signature of Attorney Signature of Attorney for Debtor(s) Jonathan Daniel Parker Printed Name of Attorney for Debtor(s) GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800 Dated: /2014 In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect Signature of Debtor (Corporation/Partnerhsip) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U S C § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U S C § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankrupcy petition preparer is not an individual, state the Social Security number of the officer, principal responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U S C § 110.) Address Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual Title of Authorized Individual Date	conforming to the appropriate official form for each person A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	ге
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Bettianne Mazurek / Debtor Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

	The state of the s	t D. check
ev one of t	very individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibi he five statements below and attach any documents as directed.	
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assis performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attact the certificate and a copy of any debt repayment plan developed through the agency.	tea me in
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assis performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan d through the agency no later than 14 days after your bankruptcy case is filed	You must
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credi requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Sun circumstances here.]	t counseling
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 day your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy o management plan developed through the agency Failure to fulfill these requirements may result in dismissal of your case of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dism court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing	Any extension
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be a by a motion for determination by the court.]	accompanied
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a of realizing and making rational decisions with respect to financial responsibilities.);	s to be incapable
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonal participate in a credit counseling briefing in person, by telephone, or through the Internet.);	ble effort, to
	Active military duty in a military combat zone.	
	The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district.	11 U.S.C. § 109(h)
l ce	rtify under penalty of perjury that the information provided above is true and correct.	
Date	ed: 1214 12014 Amonguer	X Date & Sign
	Bettianne Mazurek	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n	ro

Bettianne Mazurek / Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 1 4 /2014	manns	
-	Bettianne Mazurek	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	STATEMENT OF FINA	ANCIAL AFFAIRS
		in the second se
 b. If the debtor is a corporation, list a mediately preceding the commencer 	Il officers, or directors whose relations? nent of this case.	ip with the corporation terminated within one (1) year
Name		Date of
and Address	Title	Termination
WITHDDAWAIS FROM A PARTNE	RSHIP OR DISTRIBUTION BY A COP	ORATION:
		credited or given to an insider, including compensation in any
rm, bonuses, loans, stock redemption mmencement of this case	is, options exercised and any other per	quisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
	Purpose of	Description and value of
Recipient, Relationship to		
Recipient, Relationship to Debtor	Withdrawal	Property
Debtor TAX CONSOLIDATION GROUP:	me and federal taxpaver identification	number of the parent corporation of any consolidated group for
Debtor TAX CONSOLIDATION GROUP:	me and federal taxpaver identification	
Debtor I TAX CONSOLIDATION GROUP: the debtor is a corporation, list the na x purposes of which the debtor has be	me and federal taxpayer identification een a member at any time within six (6 Taxpayer	number of the parent corporation of any consolidated group for
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18

U.S.C. Sections 152 and 3571

Record #: 621222

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Bettianne Mazurek / Debtor	Bankruptcy Docket #
DEBTOR'S STA	TEMENT OF INTENTION
PART A - Debts secured by property of the estate.	(Part A must be fully completed for EACH del

bt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.	
Creditor's Name:	Describe Property Securing Debt:
None	
Property will be (check one):	
□Surrendered	□Retained
les and the second	all at least and
If retaining the property, I intend to (che	ck at least one).
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
□Claimed as exempt	□Not claimed as exempt

Property No.		
Lessor's Name:	Describe Property Securing Debt:	ı
None		

I declare under penalty of perjury that the above indicates my intention as to any property o	of my estate securing	a
debt and/or personal property subject to an unexpired lease.		

Dated: 12014

Bettianne Mazurek

X Date & Sign

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director). (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C. and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund. change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE, OUR PETITION IS ACCURATE!!!!

Dated: 12014	Comon -	X Date & Sign
	Bettiarine Mazurek	

Record # 621222 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Bettianne Mazurek / Debtor	Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

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3E/	100	ΛЮ	_ 1	181	71-	\mathbf{D}	7 -	VLΩ	Y : 1	11-	~	•к.		IK.	Y	ım	AA 1		пс		UГ	\ E \	J	/11 Y	v	:.			 J. 1 4 T		,,,				

Dated: 1214 /2014

Reyanne Mazurek

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Form B 201A, Notice to Consumer Debtor(s)

In re Bettianne Mazurek / Debtor

Page 2

Page 2 of 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans, certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12 / 1/2014

Attorney: Jonathan Daniel Parker

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		:	- 5 (1) (1)							SAME SAME.								
5 - 1 - 1 - 1												Voluntary Petition						
								Name o	f Joint Debtor (Spouse) (Last, F	irst. Middle)							
Name of Debtor (if		nter Last, First, Azurek,		nne				rvame o	Toom Desici	Oposoo, (2001, 1								
All Other Names us and trade names):	sed by the De	ebtor in the last	t 8 years (inclu	de married	i, maio	len		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):										
Last four digits of So (if more than one, st		ndividual-Taxpa		No./Compl	lete E	IN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No /Complete EIN (if more than one, state all) *										
Street Address of E	•		nd State):					Street A	Address of Join	t Debtor (No. & S	Street, City, and	d State):						
Midlothian	-	,		Ē.	6	0445												
County of Residence	ce or of the F	Principal Place	of Business:					County	of Residence	or of the Principa	l Place of Busin	ness:						
Mailing Address of	Debtor (if dif	ferent from stre	eet address)					Mailing	Address of Joi	nt Debtor (if diffe	rent from stree	t address):						

Т	ype of Debto	or (Form of Orga	nization)		<u> </u>			Busines	ss	10.		ankruptcy Code Under on is Filed (Check one box)						
	(includes Joi					Heath Care Single Asse	Busir	ness	as	Chapter 5	,	napter 15 Petition for Recognition a Foreign Main Proceeding						
i	t D on page 2 o on (includes l					defined in 1 Railroad	1 U S	C §101	(51B)	☐ Chapter		a Foreign Main Froceeding						
		,				Stockbroker				Chapter 1		napter 15 Petition for Recognition a Foreign Nonmain Proceeding						
☐ Partnershi						Commodity	Brok	er		☐ Chapter	13 01	a Foreign Norman Froceduring						
1		one of the abou te type of entity			1 _	Clearing Ba Other	nk											
	Chapt	ter 15 Debtors						pt Entity f applicab			Nature of I	Debts (Check one Box)						
Country of debtor's	center of ma	in interests: _			_				,,,		primarily consuned in 11 U S.							
Each country in whi		proceeding by	, regarding, or			Debtor is a Conganization United State Revenue Conganization	unde s Co	er Tille 2	1	§ 101(8) a individual	s "incurred by a primarily for a p nousehold purp	an business debts personal,						
						Revenue Co	oue).	T			hapter 11 Deb							
Filing Fee atta			Check one box)					Check one box Debtor is a small business debtor as defined in 11 U S C § 101(51D) Debtor is not a small business debtor as defined in 11 U S C § 101(51D)										
Filing Fee to be signed applica unable to pay t	tion for the co	ourt's considera	ation certifying	that the de	ebtor i	s		l 🗀 ir	Debtor's aggreg	pale noncontinger liates) are less th ever theree year	an \$2.343.300	bts (excluding debts owed to (amount subject to adjustment						
Filing Fee wav	rier requested application fo	J (applicable to or the court's co	chapter 7 indi onsideration S	viduals onl iee Official	ly). Mu Form	ust 3B.		Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U S C § 1126(b).										
Statistical/Admin Debtor estima Debtor estima funds available	tes that fund ites that, afte	ormation s will be availat r any exempt p tion to unsecur	roperty is excl	lion to unse uded and a	ecureo	l credtiors. strative expe	nses	paid, the	ere will be no			This space is for court use only37 00						
Estimated Number of	of Creditors																	
1-	50-	100-	200- 999	1,000- 5,000		5.001- 10,000	10.0		25,001 50,000	50,001 100,000	Over 100,000							
Estimated Assets	99 \$50,001to \$100,000	199 \$100.001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	101	\$10.000.001 to \$50		000,001	\$100,000.001 to \$500		More than							
\$50,000			million	million		million	millio		million									
Estimated Liabilities \$0 to \$50,000	\$50,001 to \$100.000	\$100,001 to \$500,000	\$500.001 to \$1	\$1,000,0 to \$10	001	\$10.000.001 to \$50	\$50. to \$1	000,001	\$100,000.001 to \$500	\$500,000.001 to \$1billion	More than \$1 billion							

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B1 (Official Form	1) (12/11))			
		Name of Debtor(s)		
		Bettiann	e Mazurek	
Location Where File		Years (If more than two, attach additional she Case Number:	et) Date Filed:	
Ndil		11-21520	05/20/2011	
None				
	Pending Bankruptcy Case Filed by any Spouse, Partner, or a	Affilate of this Debtor (if more than one, attach	additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
District.		Actionship.	Journal of the state of the sta	
		1		
Exhibit A		11	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.)	
(To be completed if debtor is required to file periodic reports (e.g.,		I, the attorney for the petitioner named in the foregoing petition, declare that I		
1	nd 10Q) with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12		
1934 and is requesting relief under chapter 11.)		or 13 of title 11, United States Code, and have explained the relief available under each such chapter I further certify that I have delivered to the debtor the notice		
		required by 11 USC § 342(b)		
Exhibit A is attached and made a part of this petition				
		Jonathan Paniel Parker D 1 (12014		
		Jonathan Daniel Parker D. 12 (12014		
		ibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?				
Yes, and Exhibit C is attached and made a part of this petition.				
No.				
		ibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition				
1	b completed and signed by the debtor is attached and made a part of this a joint petition:	pennon		
1 [7]	D also completed and signed by the joint debtor is attached and made a pa	rt of this petition.		
	Information Regardi	ng the Debtor - Venue		
(Check the Applicable Box.)				
	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action			
	or proceeding [in a federal or state court] in this District, or the			
	relief sought in this District.			
	Certification by a Debtor Who Resid		pperty	
(Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the			lete the	
	following.)			
	(Name of landlord that obtained judgment)			
	(Address of Landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included in this petition the deposit with the court of	any rent that would become due during the	ne 30-day	
	period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))			

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